

**CalCAP
Use
Only**

CalCAP
Loan #
Date
Received

CalCAP LOAN ENROLLMENT APPLICATION

Lender Information

Participating Lender _____ Lender ID# _____
Loan Officer Name _____ Phone _____
Loan Officer Email _____

Borrower Information

Name _____ DBA _____
Address _____ City _____ County _____ Zip _____
Type of Business/Activities _____ What year was the business incorporated or opened? _____
Annual Revenues Last Fiscal Year \$ _____ Average Annual Revenue Last 3 Years \$ _____
Number of Employees _____ Number of Full Time Equivalents _____ Jobs created _____ Jobs retained _____
Is business located in a Severely Affected Community? ☐ Yes ☐ No
Will loan monies be used at above address? ☐ Yes ☐ No If no, location where loan will be used:
Address _____ City _____ County _____ Zip _____
NAICS Code _____ Census Tract # _____
<http://www.census.gov/eos/www/naics/> <http://www.ffiec.gov/Geocode/default.aspx>
Purpose of Loan _____
Is business minority owned? ☐ Yes ☐ No ☐ Decline to Answer Is business woman owned? ☐ Yes ☐ No ☐ Decline to Answer
Is business veteran owned? ☐ Yes ☐ No ☐ Decline to Answer

Loan Information

Is this loan enrolled in any other government guarantee program? ☐ Yes ☐ No If Yes, name the program: _____
What percent of loan is enrolled in other program? _____% What percentage of loan is being enrolled in CalCAP? _____%
Lender Loan Number _____ Type of Loan: ☐ Line of Credit ☐ Term Loan
Total Loan Amount \$ _____ Loan Amount Enrolled in CalCAP \$ _____
Date of First Disbursement (Date of Loan) _____ Maturity Date _____
Interest Rate _____% ☐ Fixed ☐ Variable Is the loan secured? ☐ Yes ☐ No
Is this loan a restructure of a prior CalCAP Loan? ☐ Yes ☐ No If Yes, provide the CalCAP Loan # _____
Remaining balance on loan being restructured: \$ _____ Amount of increase requested: \$ _____
Borrower Premium \$ _____ % Lender Premium \$ _____ %
Is an Independent Contributor being used to pay the premiums? ☐ Yes ☐ No If yes, Name of Contributor Program _____

Borrower Name

Lender Loan Number

LENDER CERTIFICATION

Enrolling a loan in CalCAP requires the Participating Financial Institution to certify to each of the following program rules and requirements.

* All capitalized terms are defined in 4 CCR §8070 of the California Code of Regulations.

- 1) The loan is a Qualified Loan as defined in 4 CCR §8070(s) of the California Code of Regulations.
- 2) The business receiving the Qualified Loan is a Qualified Business, as defined in 4 CCR §8070(r) or 4 CCR §8078.2(c) of the California Code of Regulations.
- 3) The Qualified Loan is for a business activity that has its Primary Economic Effect in California as defined in 4 CCR §8070(o) of the CPCFA Regulations.
- 4) The Participating Financial Institution will provide information from financial records of the Borrower upon request of the Executive Director of the CPCFA, and the Participating Financial Institution has obtained the consent of the Borrower to such disclosure.
- 5) The Participating Financial Institution has obtained a written representation from the Borrower that the Borrower has no legal, beneficial or equitable, interest in the Fees or the Matching Contribution.
- 6) The enrolled amount of the loan does not exceed \$2,500,000.
- 7) The Participating Financial Institution has notified the Borrower if the Participating Financial Institution's share of the Fees for the Qualified Loan has been paid by the Borrower.
- 8) The Participating Financial Institution has obtained a written representation from the Borrower that it has secured or made application for all applicable licenses or permits needed to conduct its business.
- 9) The Participating Financial Institution has not, and will not, enroll the same loan or portion thereof in any other government program substantially similar to the Program.
- 10) The Borrower has received the CPCFA/CalCAP Privacy Notice.

For participation in the Federal fund, the Participating Financial Institution must obtain the following assurances from the Borrower per 4 CCR §8078.2 of the California Code of Regulations:

- 11) The loan is used for a business purpose allowed by the U.S. Treasury.
- 12) The loan will not be used for purposes prohibited by the U.S. Treasury.
- 13) The loan will not be used to finance ineligible businesses prohibited by the U.S. Treasury.

For participation in the Federal fund, the Lender hereby certifies to the State the following:

- 14) The loan has not been made in order to place under the protection of the state program prior debt that is not covered under the state program and that is or was owed by the borrower to the lender or to an affiliate of the lender.
- 15) The loan is not a refinancing of a loan previously made to that borrower by the lender or an affiliate of the lender.
- 16) The lender is not attempting to enroll the unguaranteed portions of SBA-guaranteed loans.
- 17) As required by Section 3011(c)(2) of the Small Business Jobs Act of 2010, the private entity hereby certifies to the State that the Principals of the private entity have not been convicted of a sex offense against a minor (as such terms are defined in section 111 of the Sex Offender Registration and Notification Act (42 U.S.C. 16911)). For the purposes of this Certification, Principal means the following: if a sole proprietorship, the proprietor; if a partnership, each managing partner and each partner who is a natural person and holds a 20% or more ownership interest in the partnership; and if a corporation, limited liability company, association or a development company, each director, each of the five most highly compensated executives or officers of the entity, and each natural person who is a direct or indirect holder of 20% or more of the ownership stock or stock equivalent of the entity.
- 18) The Participating Financial Institution acknowledges that its lending activities are subject to safety and soundness standards as set forth in any applicable federal banking regulations.

By signing below and enrolling this loan the Participating Financial Institution certifies, based in part on information provided by the Borrower, that each of the above assurances is true and accurate.

Authorized Lender Signature

Title

Date

California Pollution Control Financing Authority Use Only		
CalCAP Loan Number	Analyst's Initials	Reviewer's Initials
_____ FUND _____ %	_____ FUND _____ %	_____ FUND _____ %
Contribution Amount \$	Contribution Amount \$	Contribution Amount \$
Authorized Signature	Date:	